

INVEST IN CARDSTON



Envisioning a Landscape of Investment Opportunities and Export Capacity

Invest in Cardston contains an analysis of the community of Cardston from an investment perspective. This document contains information on the community's competitive edge, key industry sectors, demographics, taxation, cost of living, and lifestyle.



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Invest in Cardston

ENVISIONING A LANDSCAPE OF INVESTMENT OPPORTUNITIES AND EXPORT CAPACITY

ABOUT THE TOWN



Cardston is established in the foothills of the Rocky Mountains of Southwest Alberta. Home to over 3,500 residents, Cardston is located in a high visibility location right on a main thoroughway that is minutes from Waterton Lakes National Park and the U.S. border. It is ideally situated for a wide variety of businesses and industries.

The Town of Cardston was settled in 1887 by Mormon pioneers from Utah Territory who arrived by horse-drawn wagons. The vision of founder, Charles Card, namesake of the town, is still maintained to this day. As Canada's first Mormon settlement, it is a vibrant community for the denomination, with Mormons accounting for over 80% of the population. Without doubt, Cardston is the heart of the Mormon denomination in Canada. Life is focused on the family, team sports and the western equestrian culture.

INTERESTING FEATURES

Cardston is also neighbor to the large Blood Indian Reserve to the North. Friends and neighbours for over 100 years the two communities sit side by side and work side by side.

CARDSTON'S COMPETITIVE EDGE

Cardston's excellent location makes it a great choice for import/export companies wishing to do business with the United States. There are many centrally located parcels of land ready for commercial development, including light and heavy industry zoned lots. Cardston is currently seeking private sector investment to expand the preexisting Lee Creek Campground to serve the growing number of RV campers that arrive during the summer.

A Diversified Economy

Cardston's location in the fertile prairies of Alberta makes farming and ranching activities an ideal economic activity. The local economy is primarily driven by agriculture and the agricultural services industry, with over 50% of the labour force employed in the industry.

Tourism is another big player in the Cardston economy. Located next to breathtaking natural vistas, Cardston is able to attract both day and overnight tourists from surrounding cities in Alberta, British Columbia and Montana.

With hospitals, clinics, schools and municipal infrastructure to operate and maintain, Cardston has a robust public sector. Cardston intends to make use of the Chinook winds that it receives throughout the year and build out new wind energy projects to feed into the power grid. Alta Link has planned the development of new high-voltage transmission lines in the area, pending regulatory approval.

Major Employers in Cardston are:

- Westwind School Division
- Alberta Health Services
- Town of Cardston
- Cardston County
- Extra Foods

Market Accessibility

Cardston can be accessed by both Highway 5/501 and Highway 2, which runs right through Cardston’s Main Street. Almost all individuals wishing to enter the United States through the Carway border crossing will pass through Cardston, presenting a unique opportunity for investors wishing to locate their business in a high traffic and visibility area. It connects easily to the Trans-Canada number 1 east coast to west coast highway system. Highway 5 also intersects with Highway 6 and connects to the CANAMEX corridor.

The nearest border crossing into the United States through the State of Montana is the Carway crossing, located just 17 minutes (25 KM) away. .

Distances and Times to Major Centres					
Lethbridge	Calgary	Edmonton	Red Deer	Carway (US Land Crossing)	Vancouver (Seaport)
79 km	234 km	525 km	374 km	25 km	1200km
1 hour	2.5 hours	5 hours	3.5 hours	17 Minutes	12 hours

Cardston has an airport available with a runway length of 1,067m for private flights.

The Lethbridge Airport, located only 70 km away, is the nearest commercial airport that provides airfreight services. The Calgary International Airport (245 KM) provides commercial flights to many national and international destinations.



Cardston Regional Map



View the [Cardston Regional Map Online](#).

INDUSTRY SECTORS

Tourism

Tourism is a major component of the Cardston economy. Cardston's close proximity to the US Border and nearby provincial and national parks make it a gateway town to the surrounding natural landscape. With friendly neighbors and affordable accommodations, Cardston is a great launch pad for travels around Southwest Alberta.

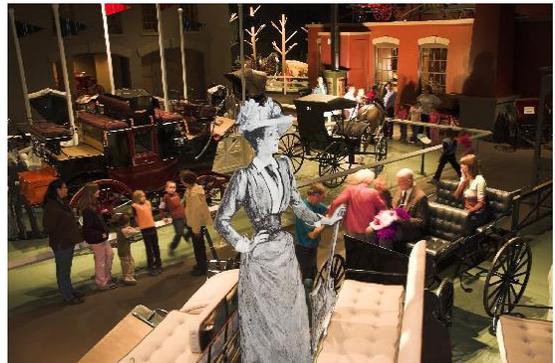
Cardston Alberta Temple

Opened on August 26, 1923, the Cardston Alberta Temple is the oldest Mormon temple located outside the United States. Sitting in the centre of Cardston, the temple is one of Southern Alberta's defining landmarks and a major attraction for tourists. Recognized as having national historical significance, it was named a National Historic Site of Canada in 1995.



Remington Carriage Museum

Preservation of 19th century, horse-drawn carriages is the reason for Cardston's Remington Carriage Museum. The Museum holds the largest collection of horse-drawn vehicles in North America, with over 270 unique pieces. Visitors can tour a factory and learn about the traditional techniques used to produce carriages. Interactive galleries bring bygone stories of society and the carriage industry from a century ago to life.



Card Pioneer Home:

Charles Card, the founder of Cardston, constructed the Card Pioneer Home in 1887. It is now a historical site staffed by friendly and knowledgeable volunteers that will provide a guided tour and tell stories about the history of Cardston as it evolved throughout the decades.



Other popular tourism attractions in the area include:

- Cardston Courthouse Museum
- Lee Creek Valley Golf Course
- Waterton Lakes National Park
- The Great Canadian Barn Dance
- Head-Smashed-In Buffalo Jump

Ranching and Rodeo Academy

Ranching and Rodeo are longstanding traditions in Cardston's culture. The Westwind Rodeo Academy is the only school in Canada that offers a competitive rodeo and equine therapy program. Students come from all across Alberta and Canada to receive world-class training at the school. Investors can build on Cardston's reputation as a centre for high performance training. There are many opportunities available to provide new training programs or to serve the industry through the provision of secondary services related to ranching and rodeo.



Agriculture

Agriculture is a prominent economic driver in Southwest Alberta. Cardston County had total farm receipts of \$163 million in 2010, and ranks second within the Alberta region on a farm receipts basis. There are still many opportunities in the region for value added agricultural processing services in the area. More information can be found in the regional agriculture sector below.



CURRENT CAPITAL PROJECTS

The Province of Alberta is committed to the economic development and wellbeing of residents in Cardston. There are currently infrastructure upgrades in the works for two of Cardston's spillways.

The Government of Alberta plans to replace the current wooden emergency spillways with concrete ones by 2017.

More information about capital improvement projects in Cardston can be found [here](#).



FRIENDS AND NEIGHBORS

The Kainai Tribe is a group of First Nations People numbering over 11,000 and located in Southern Alberta. Blood Indian Reserve 148, the nearest community of the Blood Nation has a population of over 4000 individuals living just next door. They are greater in number than the whole population of Cardston. With about 1400 sq.km of total land area, there are opportunities available for economic development on Reserve land. This population represents a significant market for products and services produced in the region. There are also many opportunities to employ these local workers, providing much needed employment to the Tribe.

REGIONAL INDUSTRY SECTORS

Southwest Alberta has three primary industrial sectors which drive its economic engine. For a detailed description of these industries click to learn more:

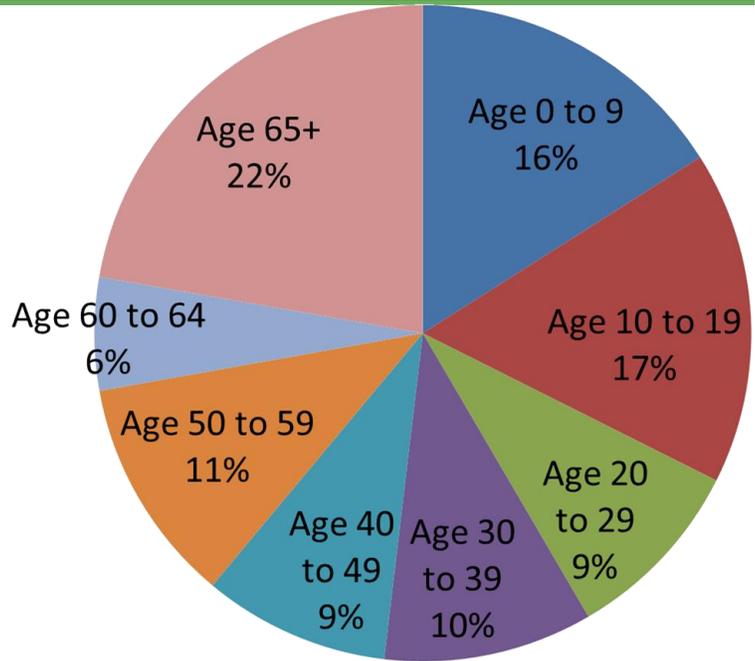
- [Agriculture](#)
- [Alternative, Renewable and Bioenergy](#)
- [Tourism](#)

DEMOGRAPHICS

Population: 3,580 (2011)
Median Age: 38.4 Years
% Aged 15+: 75.9%

**Mother Tongue
Composition**

English: 95.0%
French: 1.0%
Other Non-Official: 4.0%
Statistics Canada (2011)



Quick Facts	
<ul style="list-style-type: none"> Population (2014): 3,619 	<ul style="list-style-type: none"> Employment rate (%): 68.1 (2011 NHS)
<ul style="list-style-type: none"> Median age of the population (2011): 46.9 	<ul style="list-style-type: none"> Key Economic Sectors: Agriculture, Energy, Tourism
<ul style="list-style-type: none"> % of the population aged 15 and over (2011): 83.5 	<ul style="list-style-type: none"> Average House Price (2012): \$289,113.00; Rural Area Average: \$445,488.00
<ul style="list-style-type: none"> Land Area: 3,482 km² 	<ul style="list-style-type: none"> Participation rate (%): 73.6 (2011 NHS)
<ul style="list-style-type: none"> Trading Area: 154,987 population within its 100 kilometre Trading Area (extended trading area reaches into Crowsnest Pass, the BC interior, Lethbridge and south into Montana) 	<ul style="list-style-type: none"> Utilities: Municipal water, sewage and garbage collection; Electrical – Enmax; Natural gas – Atco; Telecommunications – Telus; Persona Cable
<ul style="list-style-type: none"> Number of Businesses: 58 licensed businesses in 2012 	<ul style="list-style-type: none"> Employment: 1,600 persons (2011 NHS)
<ul style="list-style-type: none"> Labour force: 1730 persons (2011 NHS) 	<ul style="list-style-type: none"> Time Zone: Mountain Time (-7 UTC)
<ul style="list-style-type: none"> Unemployment rate (%): 7.2 (2011 NHS) 	
<ul style="list-style-type: none"> Unemployment: 125 persons (2011 NHS) 	

English is the dominant mother tongue in the community (95%), with 1% of the population declaring French as their first language and 4% declaring a non-official language. Cardston has a highly skilled workforce, with 48% of the working population attaining some form of post-secondary education. The labour force participation rate in Cardston is 62%.

A complete table of population statistics for Creek is provided by [Statistics Canada](#)

Note: National Household Survey Profile data was not released for the Town of Cardston.

TAXATION AND COST OF LIVING

Alberta boasts one of the most competitive tax environments in North America. There are no capital or payroll taxes in the province. The only sales tax in Cardston is the Federal GST (5%), as no provincial sales taxes are levied in Alberta.

How to calculate property taxes:

ASSESSED PROPERTY VALUE X MILL RATE/1000 = TAXES OWED

TAXES OWED + ASFF + MCF = TOTAL TAXES TO BE PAID

Town of Cardston Property Tax Statistics				
	Municipal	Education	Seniors Lodge	TOTAL MILL RATE
Residential	7.286	2.4423	0.2013	9.9296
Commercial (Non-Residential)	12.56.23	3.5694	0.2013	16.3330

Cardston Business License Fee Schedule			
License	Annual Fee	License	Annual Fee
1. Small Commercial Business (1 to 5 employees)	\$50.00	6. Trade Shows, Trade fairs,, Farmer's Markets	\$42.00
2. Large Commercial Business	\$100.00	7. Transient Commercial Agent	\$1.40
3. Residential Occupation	\$60.00	8. Non-resident Business	\$105.00
4. Mobile Street Vendor	\$150.00	9. Non-resident Contractor	
5. Non-Resident Business	\$150.00		

Administration Fees

Administration Fees are \$10.00 per transaction.

The fee for submitting an application to the Municipal Subdivision & Development Authority will be as per the Land Use By-Law and any amendments thereto. If the application is approved, this fee will be applied towards the cost of the development permit required. If the application is denied, the application fee will not be refunded. The Business License fee as set forth in this Schedule will also be required at time of approval.

Commercial Water Usage Rates			
Water Usage Rates		Waste Water Usage	
Basic Rate metered (monthly)	\$19.50	Basic Rate metered-(monthly)	\$42.00
Consumption (Over 20 metres ²)	\$0.86	Consumption (Over 20 metres ²)	\$1.40
No Meter (Monthly)	\$105.00	No Meter (Monthly)	\$105.00

For further details contact the Cardston Town Office, 403-653-3366, and reference Bylaw # 1562C

Direct Energy Electricity Regulated Rate Tariff (2015)			
Rate	Description	Administration Charges	
		Fixed (\$/Day)	Cost of Energy (\$/kWh)
E1	Residential Service	0.285	0.03831
E2	Small General Service	0.313	0.03854
E3	Large General Service	0.585	0.03736

Note: Business taxes in Creek are levied at a flat rate of \$125.00/year

Electricity Regulated Rate Tariff	
Small Commercial	
Transmission	
Service Charge:	0.08762 \$ per kW per day.
System Usage Charge	0.00862 \$ per kWh.
Distribution	
Service & Facilities (kW): 1 st 2 kw of demand	0.2424 \$ per kW per day.
Service and Facilities Charge (kW): Additional kW of demand	0.1273 \$ per kW per day.
System Usage Charge	0.02083 \$ per kWh.
Medium Commercial	
Transmission	
Service Charge:	0.11429 \$ per kW per day.
System Usage Charge	0.00812 \$ per kWh.
Distribution	
Service and Facilities Charge (kW): First 50 kW of demand	0.2101 \$ per kW per day.
Service and Facilities Charge (kW): Next 450 kW of demand	0.1494 \$ per kW per day.
Service and Facilities Charge (kW): Additional kW of demand	0.1091 \$ per kW per day.
System Usage Charge	0.00478 \$ per kWh.

MUNICIPALLY OWNED COMMERCIAL LOTS FOR SALE & PERMITTING

To access a list of commercial and industrial property for sale or to learn more about the construction permitting process, visit this link of the Town of Cardston website:

- <http://www.cardston.ca/real-estate-and-permits>

THE CARDSTON LIFESYLE

Located 25 kilometres from the United States and 30 kilometres from Waterton National Park, Cardston offers its residents access to travel, service and commodities, and incredible recreational amenities. The community enjoys access to quality education, health care, social services, and community organizations. The average resale home price in Cardston is \$263,092 CAD (2012). The low cost of utilities, land, and real estate make Cardston a very affordable town to live in

Recreation

Cardston provides a variety of amenities for individuals and families seeking an active lifestyle. The Lee Creek Valley Golf Course is a beautiful 18-hole public course designed by Les Furber, offering strategic challenges for players of all skill levels. Cardston also has swimming facilities, tennis courts, ball diamonds and a football field. The Cardston Agridome provides an indoor venue for jockeys to train for timed competition events. Two outdoor arenas on the site accommodate team roping and barrel racing events. The surrounding Rocky Mountains and Watertown Lakes National Park provide skiing opportunities and campgrounds, where fishing, hunting, mountain biking and hiking is possible. Because of the large Mormon population, alcohol sales are prohibited in Cardston County and the Town of Cardston.

Community Organizations

There are a number of churches in Cardston serving a variety of denominations. Of note is the large number of Mormon churches (10) in the small town. Not only do they serve as places of worship, but as hubs for the community. Other community organizations include the Cardston & Area Chamber of Commerce, Lions Club, Royal Canadian Legion, various sports and youth clubs and the Cardston Agricultural Society.

Education

Cardston is part of the larger Westwind School Division. Three regular public schools (one Elementary, Jr. High and High School) serve the children of Cardston. The Westwind Alternate School provides individualized learning plans for children in grades K-12 with special needs. Notable post-secondary institutions serving the community include the University of Lethbridge, SAIT, University of Calgary and the University of Alberta. There are also many other options for post-secondary education located in the cities of Calgary, Edmonton and Lethbridge.

Healthcare

The Cardston Health Centre, run by Alberta Health Services offers both acute and continuing care services. The Health Centre provides 24-hour emergency services, houses a long-term care facility, and also provides obstetrical, palliative and surgical services. Smaller medical clinics are also available for routine care and patient checkup needs. The services of dentists, optometrists, chiropractors and massage therapists are also available to Cardston residents. There are three different assisted living options available for senior citizens who can no longer live in their own homes.

A full list of community services can be found [here](#).

ONLINE BUSINESS AND INVESTMENT RESOURCES

Community:

- [Town of Cardston Website](#)
- [Cardston Chamber of Commerce](#)
- [Alberta Southwest Regional Economic Development Alliance](#) –
- [Community Futures Alberta Southwest](#)

Provincial:

- Business Link - businesslink.ca

National:

- Invest in Canada - www.investincanada.gc.ca
- Canada Business Network - www.canadabusiness.ca

CONTACT INFORMATION

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